

**Pengaruh CAR, NPL dan LDR Terhadap Kinerja Keuangan Pada
Perusahaan Sektor Perbankan yang Terdaftar Di BEI Tahun
2013-2015**

ELISA HANUM INDRIASARI

(Pembimbing : Ririh Dian Pratiwi, SE, MSi, AK,CA, CFMA)

Akuntansi - S1, FEB, Universitas Dian Nuswantoro

www.dinus.ac.id

Email : 212201302355@mhs.dinus.ac.id

ABSTRAK

Industri perbankan merupakan sektor penting sebagai faktor utama dalam pertumbuhan ekonomi. Salah satu fungsi bank sebagai lembaga intermediasi, kinerja keuangan bank sangat diperlukan dan diperhatikan oleh masyarakat. Tujuan dari penelitian ini adalah untuk menguji dan menganalisis pengaruh yang ditimbulkan dari variabel independen, yaitu CAR (Capital Adequacy Ratio), NPL (Non Performing Loan) dan LDR (Loan to Deposit Ratio) terhadap variabel dependen, yaitu kinerja keuangan perbankan pada perusahaan perbankan yang terdaftar di Bursa Efek Indonesia. Kinerja keuangan perbankan diukur menggunakan rasio ROA (Return On Asset). Populasi yang digunakan dari penelitian ini adalah seluruh bank yang terdaftar di Bursa Efek Indonesia. Periodisasi data yang digunakan yaitu Laporan Keuangan publikasi bank, dari tahun 2013-2015. Sampel yang digunakan sebanyak 36 bank dengan menggunakan metode purposive sampling. Teknik dalam menganalisis data menggunakan analisis regresi berganda. Dari hasil pengujian hipotesis menunjukkan jika secara parsial Capital Adequacy Ratio tidak berpengaruh secara signifikan terhadap Return On Asset, Non Performing Loan dan Loan to Deposit Ratio berpengaruh secara signifikan terhadap Return On Asset.

Kata Kunci : CAR (Capital Adequacy Ratio), NPL (Non Performing Loan), LDR (Loan to Deposit Ratio), ROA (Return On Asset).

The Influence of CAR, NPL and LDR on Financial Performance In The Banking Sector Companies Listed In IDX Year 2013-2015

ELISA HANUM INDRIASARI

(Lecturer : Ririh Dian Pratiwi, SE, MSi, AK,CA, CFMA)
*Bachelor of Accounting - S1, Faculty of Economy & Business,
DINUS University
www.dinus.ac.id
Email : 212201302355@mhs.dinus.ac.id*

ABSTRACT

The banking industry is the important sector as the main factor for economic growth. One of the Bank functions is as an intermediation institution, where the bank financial performance is indispensable and monitor by society. The aim of this research is tested and analyzed the effect which appeared from independent variable, CAR (Capital Adequacy Ratio), NPL (Non Performing Loan) and LDR (Loan to Deposit Ratio) toward dependent variable, banking financial performance of banks listed on the Indonesia Stock Exchange. Bank financial performance is measured by ROA (Return On Asset) Ratio. The research population used in this research are all registered banks on the Indonesia Stock Exchange. The data period taken from Publicity Bank Financial Reports from 2013-2015. The samples were 36 banks taken by a purposive sampling method. Multiple linear regressions analysis is used to analyze the data. The result of hypothesis testing indicated that partially Capital Adequacy Ratio has insignificant influence toward Return On Asset, Non Performing Loan and Loan to Deposit Ratio have a significant effect on Return On Asset.

Keyword : CAR (Capital Adequacy Ratio), NPL (Non Performing Loan), LDR (Loan to Deposit Ratio) and ROA (Return On Asset)